



# By the Numbers

Open Enrollment Report  
Plan Year 2019





# Colorado's Official Health Insurance Marketplace

Connect for Health Colorado® is dedicated to *increasing access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado*. We provide the only place where people who buy their own health insurance can compare their choices side by side and qualify for financial help.

## Making a Difference

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## 170,741 Coloradans are covered by medical insurance!

This sixth Open Enrollment Period was an exciting one for Connect for Health Colorado. We launched a **new eligibility system** to help Coloradans simplify the process of applying for financial help and shopping for a plan. With the new system, **medical plan selections increased by 3 percent** over the previous Open Enrollment Period. We saw a 7 percent increase in the number of our customers who qualified for financial help, which means that 76 percent of people who chose health insurance through the Marketplace qualified to receive help to reduce their monthly premium. We measured evidence of our successes in our customers' successes.

# Connect for Health Colorado At a Glance

## ORGANIZATION

**97**

full-time  
employees

**\$39.3**

million annual  
budget

**12**

volunteer board  
members

**10**

legislative committee  
members

## CUSTOMER SERVICE

**300**

customer service  
representatives  
(full-time and seasonal  
during Open Enrollment)

**685**

licensed, trained and  
certified Brokers

**339**

trained and certified Health  
Coverage Guides and Certified  
Application Counselors  
working at **46** Assistance Sites

## INDIVIDUAL MARKETPLACE

**124**

medical plans  
offered to individuals  
and families

**7**

health insurance  
companies offering  
coverage

**13**

dental plans  
offered to individuals  
and families

**4**

dental insurance  
companies offering  
coverage





# Customer Experience

We focused on ways to continue providing an excellent experience for our customers. Toward our goal of maximizing the number of consumers who shop and enroll through the Marketplace, we created a new application process, added ways of connecting with our customer service department and added a specific team to handle the complicated enrollment questions for mixed eligibility households. Our success showed in decreased wait times around enrollment deadlines and in the reduced need for in-line extensions.

## Greater ease in applying

- Our new application process resulted in a **10 percent reduction in overall call volume**.
- **178,566 users previewed plans and compared prices through our Quick Cost and Plan Finder tool.**

## Shorter wait times

- We **expanded our chat function** so customers could click to talk with a representative or schedule a call.
- We also **added estimated wait times and virtual hold** so customers could complete their call or receive a call back instead of waiting.

**4%**

increase in  
customer satisfaction

**14%**

of callers utilized  
virtual hold

**1%**

decrease in  
abandoned calls

**1 min**

decrease in  
call handle time

## More help for mixed eligibility households

To better serve our mixed eligibility households, we piloted a new program to specifically serve these customers. By adding a Marketplace Operations Support Team, **we expanded support for customers with complex enrollment scenarios**. The pilot program reduced customer wait times and improved the number of resolutions we made on the first call.



# Financial Help

Our Marketplace is the only place where Coloradans can access financial help to make health insurance more affordable. Last year, Coloradans received \$616 million in federal tax credits through the Marketplace.

**\$117**

average net premium  
after tax credit for customers  
receiving financial help in 2019

**\$136** in 2018

**14%**

decrease in average net  
premium after tax credit  
for customers receiving  
financial help in 2019

**\$661**

average plan premium  
before tax credit for customers  
receiving financial help for 2019

**\$641** in 2018

**\$500**

average plan premium  
for customers **not** receiving  
financial help in 2019

**\$481** in 2018

**76%**

of customers are receiving  
financial help for 2019

**69%** in 2018



# Help Getting Coverage

Our network of Brokers and Assisters provided in-person help with the application process. Their partnership is key in our ability to help Coloradans across the state, in communities large and small.

## During Open Enrollment:

**56%**

of all Marketplace customers  
enrolled through a Broker

**20,087**

customers made appointments  
directly with a Broker through  
the Broker Lead Tool

**81%**

of customers who enrolled in a  
plan with help from an Assister  
received financial assistance

**10,200**

customers made appointments  
directly with an Assister  
through the Assistance  
Network Scheduler Tool

**17,387**

customers enrolled at an  
Enrollment Center





# New Enrollment Center Model

We engaged with Enrollment Centers in a new way through a marketing partnership to increase enrollment in local communities, especially in rural areas.

The partnership provided matching funds to qualified Enrollment Centers to increase the impact of their independent advertising efforts. Marketing focused on educating our prospective customers about their options for enrolling via phone and, especially, in person. Their grassroots marketing tactics included print ads in rural newspapers, bus ads, shopping cart ads, billboards and radio spots.

## THE PARTNERSHIPS SUCCESSFULLY HELPED INCREASE ENROLLMENTS IN RURAL AREAS

**4,832**

customers from rural markets  
served by Enrollment Centers

**38%**

of business at Enrollment Centers  
came from rural residents

## ENROLLMENT ORGANIZATIONS SERVING OUR CUSTOMERS

**23**

different Enrollment  
Center locations

**63**

different counties accessed  
Enrollment Centers  
around Colorado

**28%**

more customers served by  
Enrollment Centers  
than in 2018

**83%**

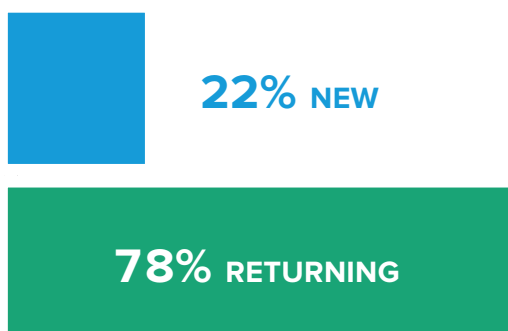
of Enrollment Center customers  
received financial help



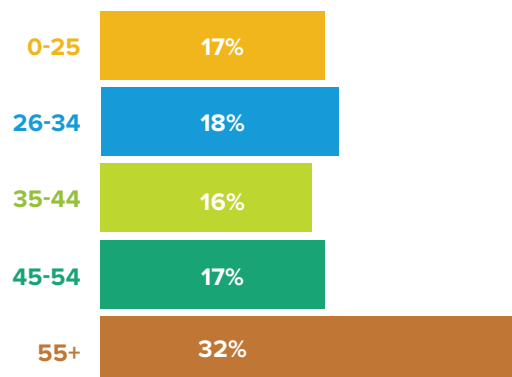
# More than **170,000** Coloradans are Covered for 2019!

For Plan Year 2019, residents from all over Colorado chose health insurance coverage through our Marketplace. Learn more about our customers:

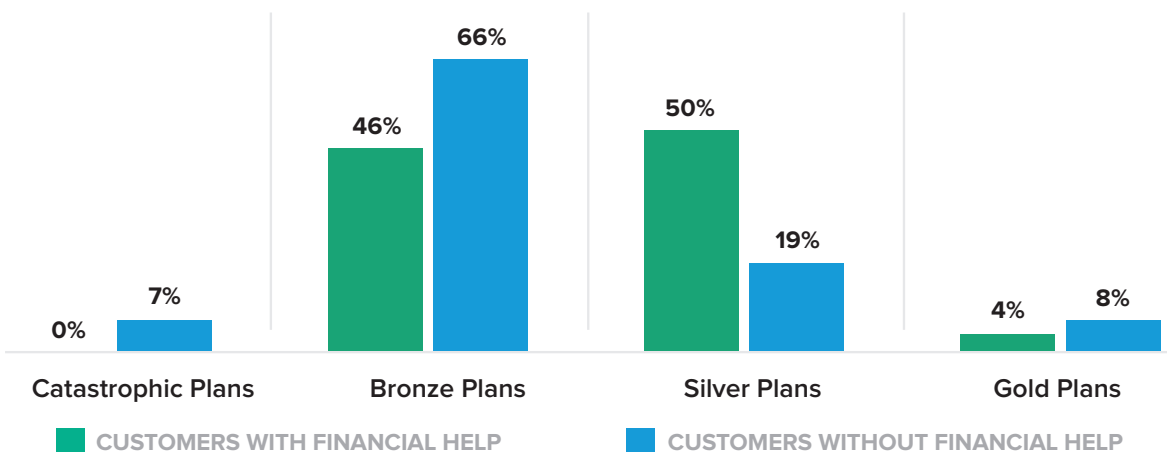
## NEW VERSUS RETURNING CUSTOMERS



## ENROLLMENTS BY AGE



## 2019 PLAN CHOICE BY METAL TIER





# Enrollments Increased in Rural Counties

One of our strategic goals from the 2017-2020 plan includes advocating to improve access to coverage in rural areas of Colorado. The largest increases in medical enrollments were in rural counties.

COUNTIES WITH THE HIGHEST PERCENTAGE OF ENROLLMENT INCREASES 2019 VERSUS 2018 MEDICAL ENROLLMENTS		
County	2019 Enrollments	Increase in Enrollments over 2018
Cheyenne	56	40%
Huerfano	249	30%
Kiowa	49	26%
Las Animas	385	25%
Rio Grande	331	24%
Mineral	53	23%
Custer	240	18%
Lake	299	18%
Alamosa	324	14%
San Juan	72	14%

<sup>1</sup>Rural counties include the 54 designated as "rural" or as "ag-urban" by the Colorado Rural Development Council. That organization designated 10 Front Range counties as urban: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer and Pueblo.

**43,995**

Rural Medical Enrollments

**42,676** in 2018

**126,146**

Urban Medical Enrollments

**123,101** in 2018

**\$107**

average net premium  
with financial assistance (rural)

**\$153** in 2018

**\$122**

average net premium  
with financial assistance (urban)

**\$141** in 2018



# Getting the Word Out

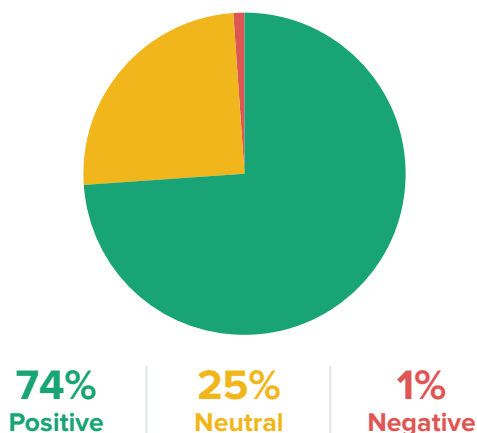
We use many communication, marketing, advertising and outreach tools and vehicles to reach out to Coloradans about the Open Enrollment period.

## We used traditional news media



In partnership with Denver7 News, our staff and enrollment partners participated in two televised call-in shows. We answered hundreds of calls and reminded thousands more viewers about important deadlines for 2019 coverage.

### 800 Total Media Mentions



## We used social media tools in new ways



### Facebook Live events including:

- Q&A with Health Coverage Guides from Montrose and Denver
- 4-part special series with Univision Colorado/NoticiasYa
- CEO Kevin Patterson conversed with **Senator Rhonda Fields** at Aurora Community Connection and with **Brother Jeff Fard**



### CEO Kevin Patterson participated in podcasts with:

- The **Colorado Health Institute** to dive deeper into the changing health policy.
- Davey and Graffiti of **Life is Dope** to discuss why it's important to get covered, especially if you're young and healthy.



## We launched a unique video campaign #HeretoHelp



Part of our marketing strategy was to put a local face on the in-person help available to enroll. We produced several English and Spanish videos used on our website, YouTube channel, and in both paid and organic social media. By targeting a variety of areas, including Fort Collins, Greeley, Dove Creek and Durango, we ensured that customers from across the state understood our Assistors and Brokers are #HeretoHelp.

These videos generated more than **7 million impressions** through paid social media alone.

## We used a variety of advertising tactics

Connect for Health Colorado advertises in English and Spanish, through radio, rural newspapers, digital display, pre-roll video, connected television, social media video, Pandora digital radio and paid search. Our **impressions increased by 15 million** this year versus last, generating 64,500,000 impressions and 166,874 clicks.

## We engaged with communities across the state

Assistors and Enrollment Centers hosted **126 enrollment events**.

**Our staff attended and presented at over a dozen educational events**, engaging with groups such as:

- the Black Chamber of Commerce
- the Office of Refugee Resettlement
- Lyft
- the Center for Work, Education and Employment

We teamed up with elected officials, volunteers and staff from the Colorado Black Health Collaborative to bring **resource tables to eight churches in Denver and Aurora ahead of enrollment deadlines**.

## We increased our email marketing outreach

We **tripled our email marketing**, sending a total of **12 email campaigns to four audiences**. These target audiences included current customers, customers enrolled in Silver plans who are not receiving financial help, lapsed customers and potential customers who earned too much to qualify for Health First Colorado (Colorado's Medicaid program).

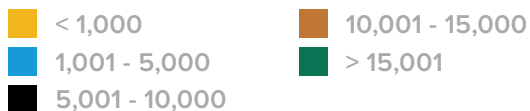
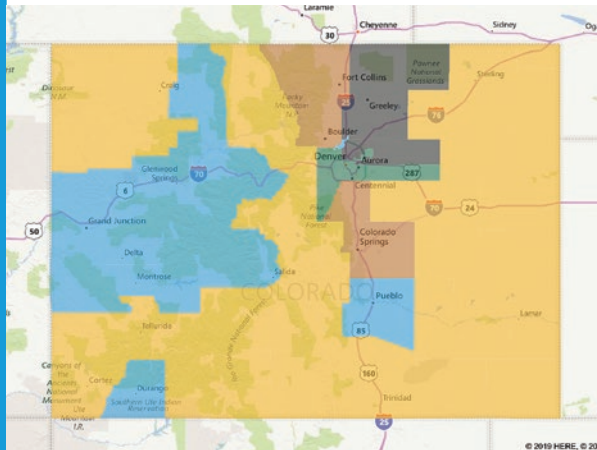


# Statewide Overview

Forty-four of Colorado's 64 counties saw an increase in enrollments. The largest increases came in rural counties, where customers are seeing greater impact of financial help on their monthly costs. Visit the URL on each map for a closer look.

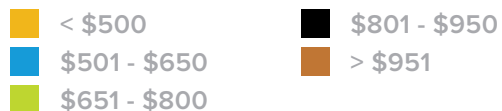
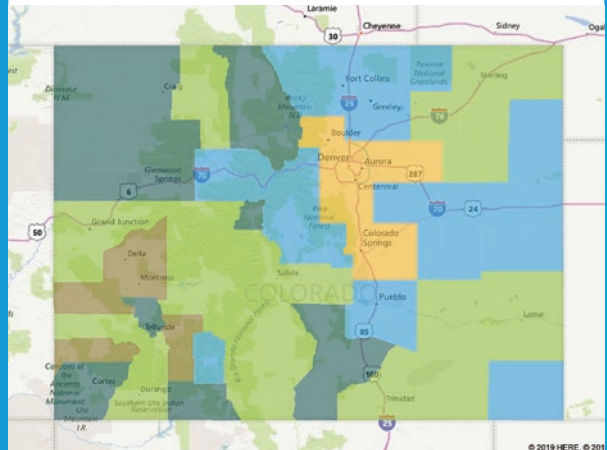
## ENROLLMENTS BY COUNTY

[Click map to view online](#)



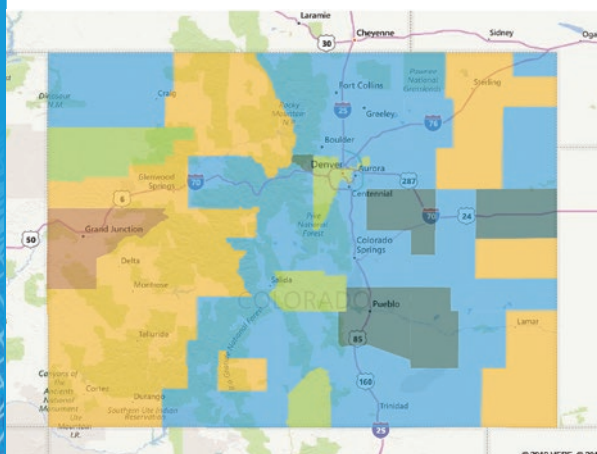
## TAX CREDIT BY COUNTY

[Click map to view online](#)



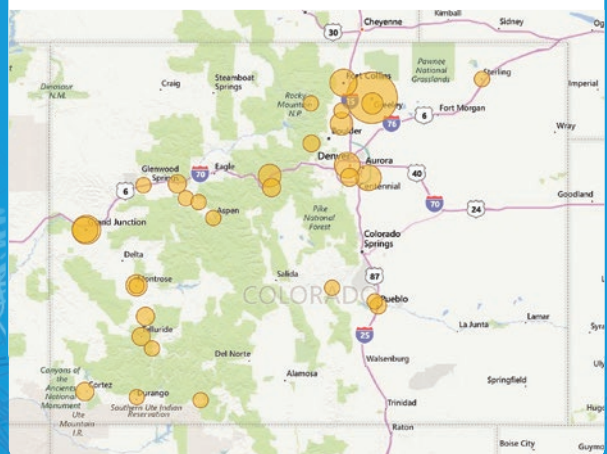
## AVERAGE NET PREMIUM BY COUNTY

[Click map to view online](#)



## ENROLLMENT EVENTS BY LOCATION

[Click map to view online](#)





# Medical Enrollments by County

COUNTY NAME	2018	2019
ADAMS	9,198	9,959
ALAMOSA	283	324
ARAPAHOE	18,133	18,913
ARCHULETA	800	880
BACA	158	175
BENT	68	77
BOULDER	14,629	14,786
BROOMFIELD	2,420	2,462
CHAFFEE	1,397	1,544
CHEYENNE	40	56
CLEAR CREEK	361	387
CONEJOS	162	170
COSTILLA	73	65
CROWLEY	37	37
CUSTER	203	240
DELTA	1,142	1,144
DENVER	23,007	23,596
DOLORES	74	83
DOUGLAS	10,545	10,438
EAGLE	2,769	2,626
EL PASO	11,553	12,529
ELBERT	654	691
FREMONT	818	848
GARFIELD	2,394	2,359
GILPIN	229	245
GRAND	873	856
GUNNISON	1,682	1,750
HINSDALE	40	37
HUERFANO	191	249
JACKSON	68	72
JEFFERSON	19,744	20,005
KIOWA	39	49
KIT CARSON	252	230
LA PLATA	2,922	3,141
LAKE	253	299
LARIMER	11,690	11,877
LAS ANIMAS	309	385
LINCOLN	137	131
LOGAN	480	530
MESA	3,875	4,118
MINERAL	43	53
MOFFAT	250	226
MONTEZUMA	738	816
MONTROSE	1,573	1,600
MORGAN	488	524
OTERO	295	323
OURAY	452	457
PARK	715	762
PHILLIPS	183	175
PITKIN	1,447	1,405
PROWERS	273	298
PUEBLO	2,182	2,181
RIO BLANCO	191	206
RIO GRANDE	267	331
ROUTT	1,889	1,824
SAGUACHE	217	228
SAN JUAN	63	72
SAN MIGUEL	991	975
SEDGWICK	68	63
SUMMIT	2,200	2,156
TELLER	678	670
WASHINGTON	227	223
WELD	6,182	6,381
YUMA	463	429



# Monthly Premium by County (Financially Assisted)

COUNTY	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
ADAMS	\$599.94	\$480.51	\$119.42
ALAMOSA	\$780.83	\$662.69	\$118.14
ARAPAHOE	\$595.79	\$483.09	\$112.71
ARCHULETA	\$966.70	\$864.56	\$102.14
BACA	\$731.43	\$641.57	\$89.86
BENT	\$845.82	\$742.88	\$102.94
BOULDER	\$591.57	\$468.70	\$122.88
BROOMFIELD	\$580.88	\$457.87	\$123.01
CHAFFEE	\$763.48	\$656.60	\$106.87
CHEYENNE	\$606.55	\$520.72	\$85.84
CLEAR CREEK	\$685.39	\$564.89	\$120.50
CONEJOS	\$846.97	\$740.10	\$106.87
COSTILLA	\$1,032.32	\$899.04	\$133.28
CROWLEY	\$865.66	\$729.08	\$136.58
CUSTER	\$1,009.97	\$884.54	\$125.43
DELTA	\$1,105.25	\$1,032.16	\$73.09
DENVER	\$552.40	\$422.82	\$129.58
DOLORES	\$1,128.93	\$1,034.23	\$94.70
DOUGLAS	\$573.88	\$455.72	\$118.16
EAGLE	\$735.00	\$613.71	\$121.28
EL PASO	\$605.58	\$485.09	\$120.49
ELBERT	\$689.42	\$553.35	\$136.07
FREMONT	\$855.89	\$727.28	\$128.61
GARFIELD	\$893.68	\$807.87	\$85.81
GILPIN	\$683.06	\$543.07	\$139.98
GRAND	\$943.56	\$847.91	\$95.65
GUNNISON	\$829.03	\$747.07	\$81.96
HINSDALE	\$1,191.83	\$1,110.78	\$81.05
HUERFANO	\$972.38	\$861.89	\$110.48
JACKSON	\$1,025.21	\$924.43	\$100.78
JEFFERSON	\$600.23	\$473.89	\$126.35
KIOWA	\$779.54	\$675.99	\$103.55
KIT CARSON	\$771.61	\$633.31	\$138.30

COUNTY	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
LA PLATA	\$837.80	\$742.77	\$95.03
LAKE	\$897.02	\$812.65	\$84.37
LARIMER	\$638.84	\$525.56	\$113.29
LAS ANIMAS	\$905.61	\$781.64	\$123.97
LINCOLN	\$734.55	\$624.66	\$109.89
LOGAN	\$771.84	\$691.85	\$79.99
MESA	\$831.89	\$681.08	\$150.81
MINERAL	\$696.91	\$578.39	\$118.52
MOFFAT	\$1,037.90	\$915.51	\$122.39
MONTEZUMA	\$993.83	\$903.71	\$90.12
MONTROSE	\$1,037.63	\$958.63	\$79.00
MORGAN	\$766.49	\$658.32	\$108.17
OTERO	\$900.44	\$761.81	\$138.63
OURAY	\$964.21	\$896.38	\$67.83
PARK	\$706.55	\$586.04	\$120.51
PHILLIPS	\$753.72	\$660.33	\$93.39
PITKIN	\$872.38	\$775.10	\$97.28
PROWERS	\$809.43	\$711.66	\$97.78
PUEBLO	\$716.63	\$571.33	\$145.29
RIO BLANCO	\$955.86	\$826.26	\$129.60
RIO GRANDE	\$828.21	\$733.71	\$94.50
ROUTT	\$888.51	\$800.79	\$87.73
SAGUACHE	\$893.27	\$786.82	\$106.46
SAN JUAN	\$878.49	\$796.55	\$81.94
SAN MIGUEL	\$841.82	\$767.44	\$74.38
SEDGWICK	\$842.35	\$732.90	\$109.45
SUMMIT	\$677.26	\$565.01	\$112.25
TELLER	\$693.61	\$572.91	\$120.69
WASHINGTON	\$740.17	\$660.93	\$79.24
WELD	\$641.43	\$523.60	\$117.83
YUMA	\$732.57	\$630.37	\$102.20





**ConnectforHealthCO.com**

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TTY: 855-346-3432



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